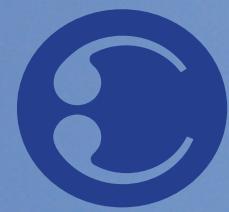


wednesday, july 24, 2013



the collegian

INDEPENDENT VOICE FOR KANSAS STATE UNIVERSITY

VOL. 118 NO. 156

Nothing but blue skies

This week's forecast: a vote on student loans, Furniture Amnesty Day and the Riley County Fair

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Coming home: after 34 years, artist returns to Union gallery

"Learn as much as you can from as many people as you can and slowly but surely make it your own."

Berit Bihl
K-State alum, artist

Karen Sarita Ingram
news editor

The William T. Kemper Art Gallery in the K-State Student Union will be displaying the work of K-State alum Berit Bihl. Although she has had art shows across the U.S. and around the world, this show is a special occasion because it is the first time her art has been displayed in the Kemper Gallery since her master's project in 1979.

"It feels great," Bihl said. "It makes me think of the olden days as a student."

Bihl's exhibit will open with a reception tomorrow evening from 5 to 8 p.m. and will be open to the public for view until Aug. 9. The exhibit features her ongoing work with abstraction, bas-relief with fibers. Each piece of art is a three-dimensional display of crocheted fibers on canvas, each taking approximately a month to complete.

Bihl received her BFA in painting from K-State in 1972 and her MA in painting in 1979. She then moved to Texas and received her MFA in sculpting from the University of Houston in 1982.

"That's why I sort of paint my sculptures and sculpt my paintings," she said.

Her work with textiles and fibers goes back to her childhood in her native Sweden. Bihl first learned to crochet in third grade and worked with a loom in high school. When preparing for higher education, she expressed a desire to attend the textile school in her hometown of Gothenburg. However, her father pointed out that textile artists often go unrecognized because their name is not on their work, so Bihl set her sights on America.

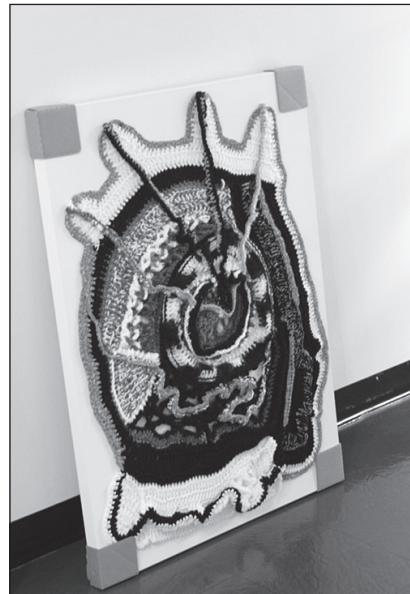
Bihl always knew she wanted to be an artist, and art runs deep in her family, she said. Her father painted and was a pianist, conductor and composer. Her mother was an actress. Her brother sewed his own clothes and made his own violin.

At K-State, Bihl found herself immersed in the art department, studying under faculty like Oscar Larmer, Edward Sturr, Jack O'Shea and Jerry Diebler, who was the head of painting until his sudden death in 1977.

"The whole art department was wonderful," Bihl said. "Diebler was exemplary. He taught all sorts of modern techniques."

She also worked with Terri Schmidt, professor in art, who continues to teach drawing and printmaking techniques to K-State students today.

Berit was one of the top painters and



Katie Goerl | Collegian

The Kemper Art Gallery in the K-State Student Union currently features the art of K-State alum Berit Bihl, who uses crocheted fibers on canvas to create abstract, three-dimensional works of art.

drawers in the department," Schmidt said. "She was popular. A lot of faculty looked up to her."

Bihl and Schmidt have maintained a close friendship over the years. Today, they live together in a house in Manhattan where they share studio space and their mutual love of art. Schmidt was by Bihl's side on Tuesday as they set up her latest art exhibit in the Kemper Gallery.

"I think the gallery is a wonderful space," Schmidt said.

She recalled Bihl's last exhibit in 1979, when the gallery was still known as the Union Gallery. The name and look of the gallery have changed over the years. The floor and ceiling were black, while the walls had rugs on them. She said she prefers the way it looks now.

Schmidt loves Bihl's current exhibit, because instead of just crocheting, she uses her tools like a paintbrush, taking the work



Katie Goerl | Collegian

Artist and K-State alum **Berit Bihl** directs an assistant on Tuesday while arranging her exhibit in the Kemper Art Gallery in the K-State Student Union. This is not her first exhibit in the gallery; Bihl attended K-State in the 1970s, and her master's project was displayed in the gallery in 1979.

Marissa Alexander case further proves unequal application of 'stand your ground' law



Laura Thacker

Last May, Marissa Alexander, a mother from Jacksonville, Fla., was sentenced to 20 years in prison after shooting a warning shot into the wall of her home during an argument with her husband, Rico Gray. According to the L.A. Times, Alexander's husband had been arrested twice for attacking her, she had a protective order against her husband and nobody was injured in the altercation. Yet Alexander was not given "stand your ground" immunity.

One of the reasons given for Alexander's lack of immunity is the fact that she went into the garage to get her gun out of the glove box of her car

husband not feel unsafe in this situation? The judge in this case clearly failed to take into account the complexities inherent within domestic violence cases and did not consider previous cases in which the stand your ground law had been used.

Keep in mind that Alexander had given birth to the couple's daughter nine days earlier, and that Gray had reportedly said to her, "If I can't have you, nobody going to have you." At this point, Alexander was not only protecting herself in the moment, but protecting her and her newborn child from future harm. If claiming that nobody can have you is not a death threat, it's close enough, and coming from a man who has previously been arrested for beating you makes it even more frightening.

The recent verdict in the Trayvon Martin case has brought Alexander's case back to the spotlight. Why did George Zimmerman walk



Illustration by Tennery Carttar

“

If this is the way that domestic violence victims are treated under the stand your ground law, then obviously there is something inherently wrong. In the end, the life of an abused mother is shown to be just as unimportant in the eyes of the law as that of a young, unarmed man.

”

before returning and ordering Gray to leave. According to CBS News, the judge's order stated that "there is insufficient evidence that the Defendant reasonably believed deadly force was needed to prevent death or great bodily harm to herself."

But is there really insufficient evidence? Why would a woman who had been previously attacked by her

away from Martin's murder while Alexander will spend the next two decades in prison after causing no physical harm? How is reacting to ongoing violence with the threat of force not an example of standing your ground?

Although Zimmerman waived his right to immunity, a juror recently said to Anderson Cooper that the stand your ground law was consid-

ered in the decision-making process.

So, while Alexander was denied immunity, the law was still considered by the jurors in Zimmerman's case even though he waived his right to immunity. Something just does not add up there.

Additionally, in 2009, no charges were filed in the shooting of Shane Huse, an unarmed man who was shot

to death by neighbor Oscar Delbono during a dispute over Huse's dogs. According to the Tampa Bay Times, a witness said that Huse was turning to leave when Delbono shot him and bullet entry wounds corroborated these claims. Obviously Florida's stand your ground law is not applied equally across the population.

Thankfully, people across the U.S. are speaking out and questioning this law, and if these three cases don't show the necessity of this criticism, I don't know what does.

It baffles me how this law can apply to the Huse case, in which an unarmed man was turning to return to the car where his two young daughters were waiting for him, but it does not when a woman tired of being a victim stands up to her abusive husband. Marissa Alexander refused a plea bargain that would put her in jail for three years on aggravated assault charges because she felt she had done

nothing wrong.

If Delbono had no charges filed against him for killing an unarmed neighbor, why should she not feel that she was innocent in a situation where she did nothing but warn Gray to stay away from her? Sure, you might say that it was unnecessary to "warn" him with a gun, but considering this was a case of ongoing domestic abuse, it is extremely likely that she had warned him in less intense ways before this altercation.

According to the Bureau of Justice Statistics, of female murder victims for whom the relationship between the victim and offender was known, 45.3 percent were killed by an intimate partner in 2008. In comparison, only 4.9 percent of male homicide victims were killed by an intimate partner. Basically, Alexander was in a situation where statistics made it seem likely that Gray would carry out his threat of not allowing anyone to have her. Instead of

killing him, though, Alexander chose to warn him, but to do so in a way that showed that she was serious.

If this is the way that domestic violence victims are treated under the stand your ground law, then obviously there is something inherently wrong. In the end, the life of an abused mother is shown to be just as unimportant in the eyes of the law as that of a young, unarmed man.

Alexander escaped an abusive situation with her life, but everything else was taken away from her. If we don't question these decisions, then violent criminals will continue going free while the victims of violence lose everything. It's time for us to stand our ground and demand a change, and it's time for justice to be served in the countless other cases like these.

Laura Thacker is a graduate student in English. Please send comments to opinion@kstatecollegian.com.

The gay card: 'Ender's Game' movie can be appreciated **despite** author's politics



Karen Sarita Ingram

I remember the first time I read Orson Scott Card's groundbreaking novel "Ender's Game." I was blown away. Not only was it a thrill to read, but it spurred me to think more deeply about the subjects it covered, namely warfare and the use of child soldiers. There's a lot of ethical quandaries it presents to the reader and the characters in the book, and it's all done in a way that made me unable to put the book down. Card won both the Hugo and Nebula Awards for "Ender's Game," and deservedly so. It's a science fiction masterpiece.

So, when I heard it was coming out as a film on November 1, I was thrilled. I am skeptical of any novel that gets turned into a film, but the recent trend of movies that have strived to be faithful to the books, such as "The Hunger Games" and "Lord of the Rings," have made me more optimistic. Plus it has Harrison Ford and Ben Kingsley in it. Hard to go wrong with those two.

Then I caught wind of the controversy. People have started online petitions and written scathing opinion columns urging people to boycott the film because of Card's personal beliefs regarding homosexuality.

In an opinion column Card wrote for the Mormon Times in 2008, he expresses his desire to violently overthrow the government if gay marriage were legalized. After the repeal of the Defense of Marriage Act this year, Card released a statement to Entertainment Weekly on July 8, asking for proponents of gay marriage to show tolerance to those who disagree with them. As you can imagine, the irony was not lost on people and the

slander he has been throwing in the face of gay people for decades is now coming back to bite him in the ass.

I had no idea Card was such a gay basher, and I was bitterly disappointed in him when I found out. And then I had a moment of guilt because I still wanted to see the film. Is it wrong of me to love the book so much and want to see the movie when I have gay friends whose weddings I would love to attend? After much soul searching, I believe the answer is no.

I don't blame people for wanting to boycott the movie because of Card's personal beliefs. However, I don't think there is anything wrong with separating the art from the artist. If this were a movie adaptation of his book "Hamlet's

Father," I could certainly see the wisdom in petitioning a boycott, but "Ender's Game" has absolutely no reference to homosexuality or Card's feelings on the matter.

I am not the only one who feels this way. Christian Science Monitor reported on July 22 that Gavin Hood, the director of the film, is a strong supporter of gay marriage and is "a little distressed" by Card's views on the subject. The article quoted him as saying at this year's Comic-Con, "I optioned the book, not an author, and I love what the author said in that book."

Harrison Ford would likely agree. When actress Anne Heche co-starred with him in the 1998 film "Six Days Seven Nights," she was getting a lot of grief from Hollywood circles

and the public because she was dating Ellen Degeneres. In her 2001 autobiography "Call Me Crazy," Heche said Ford was very supportive, and basically said he didn't care who she was sleeping with, and that they were going to have fun making a movie together. If Ford can be that open-minded and chill with his co-stars, I would imagine he's the same with authors when he's called upon to star in the movie based on one of their books.

Finally, I would like to point out that anybody who reads books, watches movies, enjoys music, or any form of art whatsoever, probably enjoys the work of someone whose personal politics conflict with their own. Speaking from my own experience as someone

who reads a lot of books, I can tell you that a lot of my favorite authors were straight up jackasses. Just to name a few, H.P. Lovecraft was uber-racist, Kurt Vonnegut apparently faked his counterculture image, Bret Easton Ellis is a sexist jerk and Rudyard Kipling's views on imperialism make me cringe.

But sometimes the only appropriate word to describe something is "eldritch." Both "Slaughterhouse Five" and "American Psycho" gave me nightmares — and I loved it. And my cat walks by himself, and all things are alike to him, and he goes into the Wet Wild Woods waving his wild tail and walking by his wild lone.

These stories bring color and beauty into my life. They help me to define my fears, my

dreams, myself. Without them, I would not be.

November 1 is mighty close to my birthday, and I plan to watch "Ender's Game" in the theater. Perhaps, if the movie gods are kind, I will even enjoy it as much as I did the book. If my friends, gay or otherwise, choose not to watch the film, I understand and respect their decision, but I don't think I am a hypocrite or a jerk for loving and appreciating "Ender's Game." There are, frankly, far too many artists I love for me to start screening every single one of them for views that conflict with my own. I will judge the art, not the artist.

Karen Sarita Ingram is a senior in English. Please send comments to opinion@kstatecollegian.com.



Illustration by Tennery Carttar

K-State picked sixth in Big 12 for second straight season



Parker Robb | Collegian

Members of the media picked K-State to finish sixth in the Big 12 Conference in the pre-season media poll, a ranking that K-State head football coach Bill Snyder says is still too high for his tastes due to the nature of Big 12 football.

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Mike Stanton
staff writer

Members of the press in attendance at the 2013 Big 12 Football Media Days in Dallas forecasted the K-State Wildcats to finish sixth in the conference for the second year in a row. And for the second year in a row, the ranking was too high for coach Bill Snyder.

"If I were given the opportunity, I would have picked us 99th," Snyder said, just as he said last year, before leading the Wildcats to an 11-1 season and a first-place finish in the Big 12.

"I know it has to be done, but it's an awful difficult task to make

those kinds of decisions," Snyder said of the task of ranking the conference in the preseason. "Even during the course of the season, it becomes difficult to pick winners and losers. That's why people make so much money in Las Vegas, I guess."

Of 43 votes cast, K-State received a single first-place vote. That's despite landing five players on the preseason All-Conference team, more than any other program. The narrow pick to win the conference was Oklahoma State, with 15 first-place votes. Four other teams also received first-place votes (TCU with 9, Oklahoma and Texas with 8 and Baylor with 2).

"We all know that being picked number one certainly doesn't guarantee you the conference championship," said Oklahoma State head coach Mike Gundy. "I'm really excited about our conference. I think we continue to grow and come together as a group, and there's an opportunity for some great games."

Texas head coach Mack Brown also addressed the competitive parity in the conference.

"I think, top to bottom, we have the most balanced league in the country," Brown said. "Anyone can beat anyone else any Saturday."

A Big 12 high of five Wildcats were named to the preseason

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All-Conference team. Two offensive players were represented, junior running back John Hubert and junior offensive lineman Cornelius Lucas, along with one defender in senior safety Ty Zimmerman. Wide receivers Tramaine Thompson, junior, and Tyler Lockett, sophomore, were selected as punt returner and kick returner, respectively.

Zimmerman was one of three K-State defenders with five interceptions last season. Only 10 players in the country picked off more passes.

"As a defense, we try to put emphasis on creating turnovers," Zimmerman said. "We focus on stripping the ball in practice and

make sure we catch interceptions that come our way, and just hone in on the little things that make a difference."

Zimmerman joins senior linebacker Tre Walker as the only starters to return on defense, but the two are confident that the transition will go smoothly.

"Every team has to rebuild every year and have some new faces come in," Zimmerman said. "You usually don't have to replace nine in one year, but we've had guys step up, guys that have been here and been through the practices and know what to expect."

Walker, who will play for the first time in months after tearing his ACL against Texas Tech in Oc-

tober, said that Snyder's guidance has helped the transition process immensely.

"Coach has done a great job all summer getting us ready, getting us focused and prepared," he said. "We're just ready to play ball and show people we can do some great things."

Walker mentioned a number of defenders he expects to make a name for themselves over the coming season, including freshman defensive lineman Travis Britz, freshman defensive end Marquel Bryant, junior cornerback Kip Daily and sophomore nickelback Randall Evans.

"Those guys are gonna make some plays, I'm telling you that

right now, write it down," Walker said.

K-State kicks off the season on Aug. 30 against North Dakota State. The game, which will be carried nationally by Fox Sports 1, will be the first played in the newly-expanded Bill Snyder Family Stadium.

For more coverage
of Big 12 Media
Days, please visit
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Parker Robb | Collegian

Big 12 Commissioner Bob Bowlsby addresses the media on Monday in Dallas, Texas.



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WHERE: Eagles, 203 E. 10th St.

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WHY: All proceeds will go to the Warrior Transition Battalion on Fort Riley

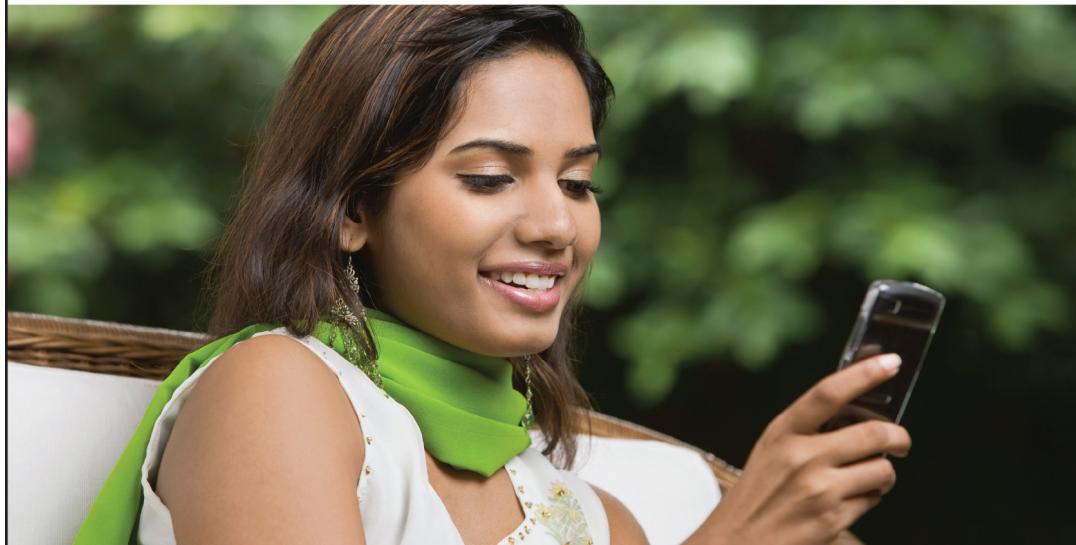
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Parade to kick off Riley County Fair tomorrow

Laura Thacker
editor-in-chief

The annual Riley County Fair begins tomorrow and will last through Monday at the Riley County Fairgrounds, located at the intersection of Kimball and Avery avenues, near CiCo Park.

The Riley County Fair Parade will kick off the festivities at 6 p.m. on Thursday with a march through Aggierville. Local organizations, businesses, groups and politicians are all invited to march in the parade, and those interested in entering should check in with parade marshals at 5:30 p.m. in the parking lots on the north side of City Park.

The Ottaway Amusements Carnival will be open nightly from 6 to 10 p.m. Wristbands are available for the price of \$22, or attendees can purchase one ticket for \$3.25, 10 for \$25 or 30 for \$65.

On Thursday, the Pedal Tractor Pull will be held at Hurlbut Hall in CiCo Park at 7:30 p.m., with registration beginning at 7. Children ages 4 to 12 are invited to participate in the competition, which involves using their own power to drive a pedal tractor pulling a weighted skid. All who participate will receive a prize, and winners in each age group will be eligible to compete at the Kansas State Fair.

The Kaw Valley PRCA Rodeo will be held on Thursday, Friday and Saturday at 8 p.m. Advanced tickets are \$10 for reserved seating, \$8 for general admission and \$4 for children 12 and under. At the gate, tickets are \$12 for reserved seating, \$10 for general admission and \$5 for children. More details can be found at kawvalleyrodeo.com.

Riley County Idol will be held on the fair's entertainment stage with first round competition for age groups 7 to 10, 11 to 14, and 15 to 20 on Friday beginning at 6 p.m. Adult preliminaries have been held at Kite's Bar and Grille



Katie Goerl | Collegian

Last year's Riley County Fair attracted thousands of visitors with the Kaw Valley PRCA Rodeo and the Ottaway Amusements Carnival.

throughout the month of July. On Saturday, four finalists from each age group will compete from 6 to 9 p.m. Each age group winner will receive \$100.

Other activities include the Blue Valley Pork Producers BBQ on Friday from 5-7 p.m. at the Pottorf Hall Patio,

a dog agility exhibition on Saturday at 2 p.m. in Hurlbut Arena and an open quilting exhibition with entries accepted on Thursday from 5 to 8 p.m. and voting from 8 a.m. on Friday to 10 p.m. on Saturday. More information can be found at rileycountyfair.com/events.

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K-State, local area briefs

Karen Sarita Ingram
news editor

Kansas hospital warns patients of possible exposure to hepatitis, HIV

A hospital in Chanute, Kan., has notified patients of possible exposure to infectious diseases after improperly sanitizing equipment used in colonoscopies. More than 240 patients of the Neosho Memorial Regional Medical Center have been warned to get tested for hepatitis B, hepatitis C, HIV and other diseases, according to the Kansas City Star. The possible infections occurred between January and July 3, when the issue was discovered. An investigation is ongoing.

K-State students named reserve champions in animal science competition

A team of students from K-State were named reserve champions in the 2013 National Animal Science Academic Quadrathlon in Indianapolis. The competition pitted K-State against students from Montana State University, Pennsylvania State University and Oklahoma State University on July 8-9.

The K-State team included Chase Miller and Kiah Gourley, both juniors in animal science and industry; Analena Simmons, May 2013 graduate in feed science and management; and Angela Vesco, May 2013 graduate in animal science and industry.

Furniture Amnesty Day to recycle unwanted furniture for those in need

HandsOn K-State will be hosting their annual Furniture Amnesty Day event in City Park this Friday. The community project helps locals by accepting unwanted furniture donations and giving them to people who need them. According to their official website, more than 400 pieces of furniture were donated

last year and more than 200 pieces were picked up on site by people in need.

Furniture can be dropped off from 8 a.m. to noon and can be picked up by anyone in need of furniture from noon to 5 p.m. People who wish to donate but need help with transportation can also contact HandsOn K-State to schedule a pickup. For more information or to volunteer, visit handsont.ksu.edu or call 785-587-2404.

Riley County Police arrest man for \$25,000 theft

Tracy Roberts, a resident of Wamego, was arrested by the Riley County Police Department on July 17 and held on \$10,000 bond for theft and making false information. Roberts allegedly stole \$25,000 from the Flint Hills Area Builders Association, where he was an executive officer. RCPD was made aware of the theft on July 16 by the association, which expressed concern that Roberts may have been involved. The investigation is ongoing.

Brownback signs food safety pact with Chinese governor

During a trip to China last week, Gov. Sam Brownback met with agricultural leaders to discuss food safety and trade agreements. The governor of Henan province signed a memo with Brownback to work on projects involving food safety, agriculture, education, research and more. According to the Topeka Capital-Journal, the trip was paid for in part by the State Trade and Export Promotion program, which receives funding from the U.S. Small Business Association.

"In order for Kansas to be competitive today and in the future of global economy, we must develop strategic relationships with key trading partners, including China," Brownback said.

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wednesday, july 24, 2013

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Review

Jay-Z makes waves with 'Magna Carta... Holy Grail'

★★★★★

Joseph Wenberg
staff writer

Jay-Z is a man who wears many hats. He is a partial owner of an NBA team, owner of Roc-A-Fella Records and husband to Beyoncé. However, the two roles that have made him the successful man he is today are those of producer and rapper.

Jay-Z has been in the rap game since 1996 when he released "Reasonable Doubt," and he has been a key player in hip-hop and pop culture ever since. Using his expertise in business and marketing, as well as his music skills, he has made waves in the industry once again with the release of "Magna Carta... Holy Grail."

Controversy sparked with the release of Jay-Z's latest record because it was released on July 4 for free to the first 1 million users of a smartphone app that was only available to owners of a Samsung Galaxy S III, Galaxy S4 and Galaxy Note II. Because of those 1 million digital downloads, the album was certified platinum before it even hit store shelves on July 9. Even without counting those downloads, "Magna Carta... Holy Grail" sold 528,000 copies in the first week, surpassing Kanye West's "Yeezus" by more than 200,000 copies.

Musically, the record is a great continuation of Jay-Z's work from "The Great Gatsby" soundtrack and his studio work on "Watch the Throne" with Kanye West. This new album offers an introspective view into the mind and life of the new father and his many different ventures and personal interests. The album opener, "Holy Grail," begins with a beautiful hook delivered by Justin Timberlake that sums up the feeling of the entirety of the record



within a simple chorus. Other high profile collaborations on the record include Rick Ross, Frank Ocean, former rival Nas and his wife Beyoncé.

Another interesting aspect of the record is Jay-Z's usage of borrowed lyrics from popular 1990s artists R.E.M. and Nirvana. "Holy Grail" features part of the refrain from "Smells Like Teen Spirit" by Nirvana, and "Heaven" features portions of the refrain from "Losing My Religion." The use of these lyrics adds an almost cryptic, chilling vibe to the songs.

The record does a spectacular job of flowing from track to track. Every track is interesting and offers a new or unique element to the record. Beats and production work are high quality and provide the proper grooviness to the album. Some of the introductions to the tracks seem a little weird at first, but once the meat of the song comes in, everything comes together.

My favorite tracks on the album are "Holy Grail," "Tom Ford" and "BBC." These

three tracks are incredible and will help give the record the radio presence it needs to stay relevant longer. Songs like these are what will make "Magna Carta... Holy Grail" the outright winner over "Born Sinner" by J. Cole and "Yeezus" by Kanye West this summer. Cole and West are great, but Jay-Z wins this round by a long shot. It's not just the quality of the record, although it is incredible. Jay-Z changed the game and the rules of the game by releasing it the way he did. His marketing and entrepreneurial genius will always put him on top.

When it comes to quality of the record, Jay-Z goes above and beyond. He matched what I believe West did with "Yeezus," and so this record receives 4.5 stars out of 5. If I could rate marketing quality, the record is a solid 5.

Joseph Wenberg is a junior in journalism and mass communications. Please send comments to edge@kstatecollegian.com.

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Review

Despite actors' best efforts, 'The Heat' fails to captivate audience

★★★☆☆

E. Morgenstern
staff writer

"The Heat" had all the right ingredients for a comedy. Sandra Bullock and Melissa McCarthy, with a supporting cast that includes Marlon Wayans and Michael Rapaport, try to carry a movie whose script jumps wildly across stereotypical gender roles both in the workplace and in the bedroom, familial conflict and friendship. While there is a comedic chemistry between the two female leads, there are few moments of genuine amusement, and the talent of the cast is not enough to keep the film afloat.

Bullock plays Special Agent Sarah Ashburn, and her character rarely lets those around her forget that title. While Bullock as an FBI agent is not new territory, fans of the "Miss Congeniality" films will be disappointed by her role in "The Heat." Like Bullock's character in "Miss Congeniality,"

Ashburn is awkward and stiff, dedicated to her job and a bit clueless in regard to any kind of social interaction.

The introductory scenes depict her showing up her male colleagues during a home raid. As the only woman in uniform, it is made clear that the men she works with cannot stand her. If the audience has not yet grasped that Ashburn is not liked, it is spelled out for us when she approaches her boss about a promotion and he explains that he has received many complaints about her arrogance. Her confusion to his response makes her character annoying rather than endearing. Even Bullock's sharp comedic timing cannot overcome that negative impression.

Film falls flat
For the rest of this review, go to kstatecollegian.com

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College students: Invest to help your money grow



Andy Rao

We've all heard the old adage, 'A penny saved is a penny earned.'

While that may ring true according to conventional wisdom, these days, a penny merely saved is about 2 percent of a penny earned. What I'm talking about, ladies and gentlemen, is the historically low interest rates

that our economy is saddled with, making it harder and harder for the average person to earn interest on their savings.

As a student, making your money grow is probably your last worry. Between paying for school, room and board, books, rent, dues for clubs and organizations you've joined and other miscellaneous expenses, it's tough to have enough money left over for anything else.

Here's the thing, though: it's not impossible. One of the biggest misconceptions that people have about college students is that we're supposed to be poor.

We do, however, have a couple of things on our side.

Congressional compromise on student loan rates in the works

Katie Goerl
managing editor

The Senate is expected to vote today on a bipartisan compromise on student loans that ties interest rates to the market and puts a cap on how high those rates can go.

On July 1, Stafford student loan rates doubled automatically from 3.4 to 6.8 percent when Congress failed to reach a compromise. The plan, called the Bipartisan Student Loan Certainty Act, would see rates drop from their July 1 totals, but students would still be paying more than before.

If the act passes, undergraduate borrowers' rates will drop to 3.86 percent, and graduate students' unsubsidized loans will be set at 5.41 percent. Rates on PLUS loans — federal loans for graduate or professional degree students and parents of dependent undergraduates — will drop for the first time since 2006 from 7.9 percent to 6.41 percent.

The plan is expected to generate an additional \$715 million for the Department of Education over the next decade. That's in addition to the \$184 billion already expected in profit from new student loans.

The Bipartisan Student Loan Certainty Act links interest rates with the 10-year

Treasury note, which is now at 1.81 percent. Undergraduate loans will be set at a fixed rate for the life of loan at 2.05 percent higher than the Treasury note.

In the future, rates will be set on student loans yearly, based on the market, and those rates will last for the life of the loan. To prevent future students from seeing their rates rise too high, Democrats pushed successfully for a cap on interest rates. Undergraduate loans are capped at 8.25 percent, while graduate loans are capped at 9.5 percent and PLUS loans are capped at 10.5 percent.

Rates on all student loans are expected to rise within the next five years if tied to the 10-year Treasury note, the Washington Post reported on Tuesday. According to estimates, by 2018, loan rates will rise to 7.25 percent for undergraduates, 8.8 percent for graduate students and 9.8 percent for PLUS borrowers.

However, Democrats have proposed amendments to lower the cap on interest rates, to implement the act for only two years to allow Congress more time to reform policy on student loans, and to direct the \$715 million generated by the act toward the federal Pell Grant Program for low-income students.

We can get jobs pretty easily on campus. We have six months post-graduation to start paying off student loans. And K-State is filled with resources that can help you find ways to create and stick to a budget to avoid financial crisis.

Contrary to popular belief, burying your money in a hole in the ground is one way to make sure that your money is inefficient. Looking for ways to make your money work for you is a good way to make what is called "passive income." What this means is that while you're relaxing (or even better, going to class), your hard earned money is hard at work for you earning more money.

Through the use of investment tools such as annuities, mutual funds, penny stocks and even certain retirement accounts, college students can generate additional income and take the lazy money collecting dust in savings accounts and make it active.

A Roth IRA account is an example of an account that students can start contributing to right away. Designed to grow on post-tax income growth, investors can select mutual funds of their liking and contribute a maximum of \$5,500 per year to this account without having a tax penalty when withdrawn. In other words, it's all your money; you don't have to pay taxes on the money that you put in there, which over time, is huge. Although you don't see this money until it's time to retire (or the age of 59 and a half), you have a nice little chunk of change that you can use to live happily ever after.

One of the biggest myths to investing is that you need a ton of money to invest in order to be successful. This is completely false. In fact, many mutual funds and annuities have a minimum required initial contribution of as little as \$250. For example, the American Funds mutual fund family contain several funds that are affordable and have a low expense ratio compared to the industry average.

Just last week, I put together a mutual fund portfolio which had an expense ratio of just .72 percent compared to the industry average of about 1.2 percent. An expense ratio is how much of your gain you give up as a fee for fund management. In this example, if you had a fund that

gained 10.72 percent, you would net 10 percent after you paid the management fee. Looking for lower cost options will help you keep more of that gain.

According to the New York Times, despite news of economic sluggishness, stocks and mutual funds delivered rapid growth in 2012; the average domestic fund dished out a more than 14 percent return over the period of a year.

Sure, the majority of us college students may not have gobs of money to put into investments, but with a little planning and discipline, even those with income from part-time jobs can easily accumulate enough to start a low cost account.

Here are three benefits of wisely investing your money as a college student (even if it's \$50 a month):

1. Retain the value of your money

One of the basic concepts of business is the Time Value of Money concept. What this states is actually very simple, but it often gets overlooked.

This principle explores the idea that over time, the value of money decreases, which also means that consumer buying power decreases. In other words, a dollar today is worth more than a dollar tomorrow.

Investing your money, however, can help you counter that effect. Many investment tools have generated double digit returns over the last several years and could help you keep pace with inflation so that your money today can still serve you effectively tomorrow.

2. Gives you a good way to pay off debt

Another benefit of putting your money in a growth-based investment tool is that it gives you a generally liquid asset at your disposal while considering how to pay off student loans.

When you need to write that check, are you going to have enough to comfortably fit your student loans in your budget? Investing now can help you accumulate enough money to take a good chunk out of that debt.

3. Prevents you from blowing money

What better way to keep yourself from spending a ton in

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BIHL | Abstract artist, K-State alum advises others to 'make art your own'

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beyond just craft. Schmidt's favorite piece on display is a bold and colorful piece entitled "Gårdar, Grindar och Gränser," which means "places, gates and borders" in Swedish.

"It's like fields from the sky, from an airplane," Schmidt said.

Titles are important for abstract pieces, Schmidt said, because they give more meaning

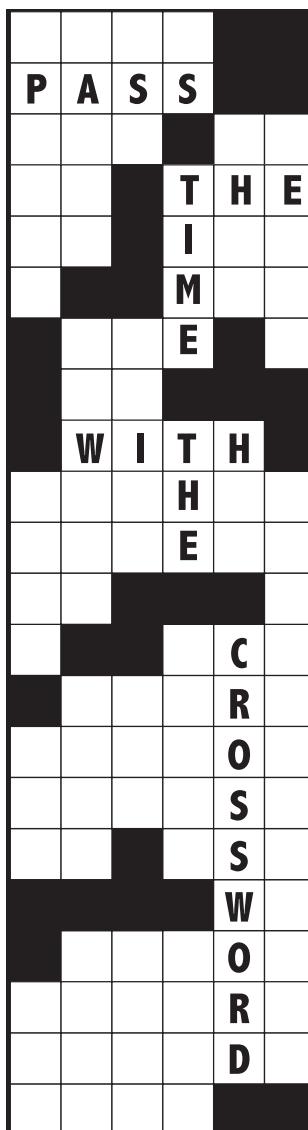
to the feeling the artist is trying to evoke.

"If people allow themselves to see relationships and not an object, they would get the feeling from the work that is meant to be," Schmidt said.

Bihl said she loves her current work as an artist because she does not have to worry about doing it for a grade or for anyone else. It is important for an artist, Bihl said, to make

art your own and not worry about making it to suit other people. However, influences are important to finding your own voice as an artist. Francis Bacon and Odilon Redon were two of Bihl's early influences in sculpting, painting and printmaking.

"Learn as much as you can from as many people as you can, and slowly but surely make it your own," she said.



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INVESTING | Learning to invest now will provide many future benefits

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the 'Ville or on useless junk you really don't need than stocking money away in investments (no pun intended)?

Giving yourself an avenue to make your money grow not only helps you accumulate wealth, but it also helps you avoid unnecessary expenditures. If you keep a

set amount of money aside each month specifically to invest, that's less money that you'll be burning and more that you'll be putting aside for your own future.

No matter your outlook on the subject of financial security, the worst thing you can do is to stay blissfully ignorant. It's as simple as getting on your laptop and Googling something like

"how to invest as a college student."

Sooner or later, you will have a job and real assets and will need to understand how to protect and advance your financial security.

So, why not start now?

Andy Rao is a senior in accounting and finance. Please send comments to news@kstatecollegian.com.

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